



Determinants of *Zakat* Compliance among Muslim Individuals: A Systematic Literature Review

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Abstract

Zakat, also known as almsgiving, is the fourth pillar of Islam. Extensive literature has reported different factors in influencing *zakat* compliance. This study aims to identify, review and synthesize the determinants of *zakat* compliance among Muslim individuals. The present paper carried out a systematic literature review (SLR) of the related literature. The inclusion criteria were: i) publication date between 2000 and 2020, ii) being an empirical study, iii) written in English, and iv) published in the Scopus or Google Scholar database. Following Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA) procedures, 12 eligible empirical studies were included. The review suggests that compliance to pay *zakat* is determined by 1) psychological factors, 2) environmental factors, 3) organizational factors and 4) socio-demographic factors. This study contributes to the literature by consolidating studies on the factors determining *zakat* compliance among Muslim individuals and offers some implications for practitioners in implementing appropriate strategies to increase *zakat* collection.

Keywords: *zakat*, compliance, PRISMA, SLR

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1. Introduction

Zakat is the fourth pillar of Islam. The purpose of paying *zakat* is to purify one's wealth as well as to increase faith and devotion to Allah. *Zakat* is compulsory among all adult Muslims who are sane and possess the *nisab* (minimum amount) and *haul* (the minimum period of wealth retention). The importance of paying *zakat* has always been emphasized in the *Qur'an*. For instance, in Surah An-Nur, verse 56, Allah says "Perform prayer, pay *zakat*, and obey the Messenger so that mercy may be shown to you." This verse obviously shows Muslims the instructions of Allah on the obligation of paying *zakat*. *Zakat* is important because it will not only benefit the individuals, but also the recipient and society at large. At the individuals' level, giving from personal wealth diminishes the tendency of greed (Abu Bakar and Abdul Rashid, 2010; Al-Qardawi, 1999). At the society level, *zakat* collection that has been distributed will generate income for the poor and the needy, increasing their purchasing power and at the same time reducing the gap between the rich and the poor.

Zakat collection will be distributed to the eight *zakat* recipients based on the *Shariah* requirement. The Prophet (ﷺ) is reported to have said that *zakat* is distributed to eight (8) categories of people known as *asnaf*. This is in reference to Surah Al-Taubah, verse 60, where Allah says, "Alms are for the poor and the needy, those employed to administer (the funds), those whose hearts have been reconciled (to the truth), for those in slavery, those in debt, in the cause of Allah and for the wayfarer; (thus it has been) ordained by Allah, and Allah is full of knowledge and wisdom." Islamic scholars have interpreted this verse as identifying the following eight (8) categories: 1) the poor (*Al-Fuqara*), 2) the needy (*Al-Masakin*), 3) administrators of *zakat* (*Al-'Amilina 'Alayha*), 4) those expected to convert to Islam (*Al-Mu'allafati-Qulubuhum*), 5) those to be free from slavery (*Fir-Riqab*), 6) those in debt (*Al-Gharimin*), 7) those in the cause of Allah (*Fi-Sabilillah*) and 8) the wayfarer, stranded travellers (*Ibnas-Sabil*).

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Zakat can be categorized into *zakat fitrah* and *zakat* on wealth. *Zakat fitrah* is compulsory to be paid by an individual in the month of *Ramadhan*, while *zakat* on wealth is only paid by the individual when the wealth had fulfilled the *Shariah* requirement. *Zakat* on wealth can be further divided into: 1) *zakat* on employment income which is paid based on the salary received, 2) *zakat* on business which is paid based on the profit received during the year, 3) *zakat* on saving which is paid when savings, fixed deposits, current accounts or unit trust funds fulfilled the *nisab* and *haul* requirements during the year, 4) *zakat* on gold and silver which is paid when both fulfilled the requirement of *nisab* 85 gm for gold and 595 gm for silver, 5) *zakat* on shares which is paid when the money is invested in the business or companies, 6) *zakat* on livestock which is paid on livestock products such as goats, sheep, cows, buffalo and camels, 7) *zakat* on crops which is paid on staple foods such as wheat and paddy, and 8) *zakat* on natural resources that should be paid including *ma'adin*, *rikaz* and *kanz*. *Ma'adin* is the *zakat* paid for all the minerals that can be extracted from the earth, such as gold and silver, while *kanz* refers to property buried in the earth. The term *rikaz* covers both *ma'adin* and *kanz*. Generally, every property buried in the earth is known as *rikaz* (PPZ-MAIWP, 2020).

Among the categories of *zakat*, *zakat* on wealth is usually given less attention as it has several categories. For instance, in terms of *zakat* on employment income, while payment of *zakat* on employment income through salary deduction has been introduced, the number of *zakat* payers that take up this method of payment is still unsatisfactory. It has been reported that out of 16,000 educators in Kuala Lumpur, Malaysia, only 6,500 pay *zakat* on employment income in monthly salary deductions (Muhammad Nasir, 2020). In Kedah, another state in Malaysia, data showed that only 44 percent of State Education Department staff pays *zakat* on employment income through monthly salary deductions although it is believed that the *zakat* payers pay at *zakat* collection centres (Bernama, 2017). For other types of *zakat* on wealth such as *zakat* on business, less than five percent of publicly listed companies (PLCs) paid *zakat* on business in 2018, while 77 percent of PLCs were categorised as *Shariah*-compliant (Eza, 2019). In the context of *zakat* on savings, Nor Azman and Bidin (2013) reported that only 56 percent of the respondents who were working in the public sector pay *zakat* in the state of Kedah. In addition, Md. Idris (2002) and Bidin et al. (2009) found that while most of the employees paid income tax which is a legal obligation, they did not comply with *zakat* payment which is a religious obligation. Furthermore, it was reported that the total collection of *zakat* funds was still far behind compared to the collection of tax by the Inland Revenue Department (Sapingi et al., 2011).

In terms of studies related to *zakat*, there is a considerable body of research investigating factors determining *zakat* compliance among individual Muslims. Compliance refers to the action of paying *zakat* according to the fatwa and regulation gazette by authorities of *zakat* (Muhamad Sukri et al., 2016). Despite the growing number of studies on this topic, no systematic literature review (SLR) has been conducted on the determinants of *zakat* compliance by Muslim individuals. SLR synthesizes the literature in a systematic, transparent and reproducible manner (Tranfield et al., 2003). Hence, the objective of this study is to identify, review and synthesize the determinants of *zakat* compliance among Muslim individuals. A systematic review can provide useful insights to both academics and practitioners. A systematic review will also assist academics in understanding the factors that determine *zakat* compliance among Muslim individuals which are more highly cited or less cited in the literature, and they can design their study accordingly to ensure there is justification for further research. For practitioners, the findings of this review can help to develop a reliable knowledge base by accumulating knowledge from a range of studies (Tranfield et al., 2003). Therefore, practitioners and managers could accordingly design necessary strategies to tackle practical issues.

The structure of the paper is organized as follows: Section 2 focuses on the methods used to extract and synthesize relevant journal articles from search engines employed to search the relevant articles for the study; in Section 3, characteristics of studies that include descriptive results (such as year of publication, research methods and geographic scope) of this study are presented; Section 4 is a discussion of factors determining compliance of *zakat* organized into themes and discussed individually; Section 5 provides a summary of the study, its contributions, limitations and recommendations for future research studies.

2. Methods

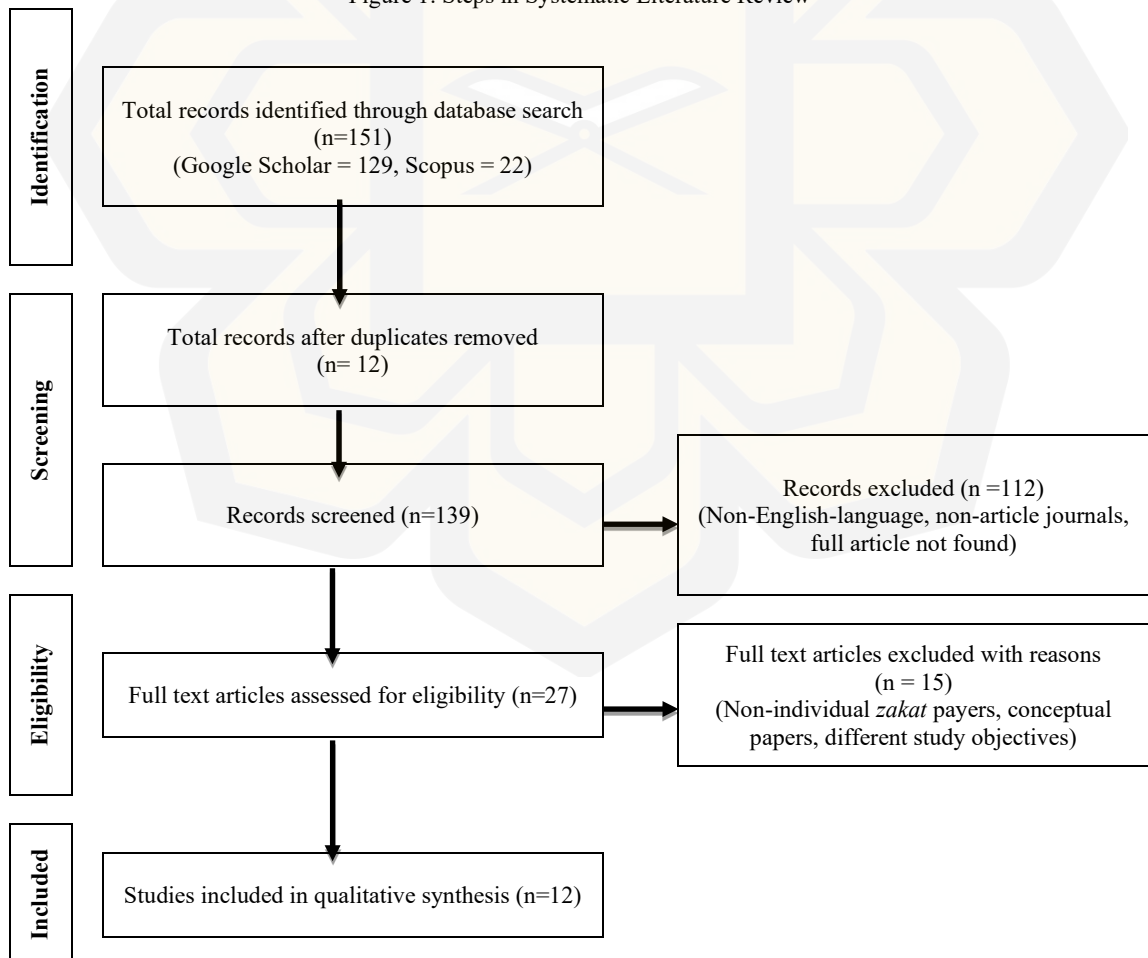
The SLR approach in this current study adopted the Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA) proposed by Moher et al. (2009). The PRISMA statement was initially designed for researchers in the field of healthcare. Then, it was widely adopted in the field of business and marketing (e.g

Rowley and Keegan, 2020; Floren et al., 2019; Gamble et al., 2016). The PRISMA statement suggests information flow in four phases: identification, screening, eligibility and inclusion. Figure 1 presents the number of studies screened and excluded at different stages of the review.

The objective of this study is to identify, review and synthesize the determinants of *zakat* compliance among Muslim individuals. The first stage of the PRISMA protocol was identification of records. For the purpose of this study, to identify as many eligible studies as possible, all synonyms of “determinants” such as “factor” OR “motives” OR “motivation” OR “antecedent” AND “*zakat*” AND “compliance” OR “intention” were used in the article search. The literature search was conducted utilizing the Scopus and Google Scholar databases. These electronic databases provide coverage for research publications in the related disciplines. The publication year was set between 2000 and 2020. The literature search against the two databases resulted in 151 records. 129 records were identified from the Google Scholar database, and the remaining 22 records were identified from the Scopus database.

In the second stage, 12 records were excluded due to duplication, resulting in 139 records. The records were further screened and only research articles published in English-language, peer-reviewed journals were considered. Non-journal publications such as conference papers, book chapters and theses were eliminated. The screening process resulted in 27 records. In stage three, each of the remaining 27 studies was examined, and after a full-text review, 15 studies were excluded. Only studies related to individual *zakat* payers and empirical studies were considered. Studies related to business *zakat* payers were also excluded since this study focuses on individual Muslim *zakat* payers. A final total of 12 studies were selected and included in qualitative assessment and synthesis.

Figure 1: Steps in Systematic Literature Review



3. Characteristics of Studies

The present section presents descriptive results obtained from the analysis of the 12 papers included in the SLR. The profiles of the studies extracted are presented in Figures 2, 3, 4 and 5. In this study, the publication year was set between 2000 and 2020. As shown in Figure 2, the first study was published in 2015 (Noor Azman and Bidin, 2015), and the remaining 11 studies were published from 2016 onwards. This shows an increasing interest among researchers to investigate on *zakat* specifically on *zakat* payment at the individual level. This trend also is consistent with the findings by Biancone et al. (2020) whereby they found an increasing trend of publications in Islamic finance publications from 2008 to the year 2020.

In terms of the country of publication, as shown in Figure 3, a majority (59%) of the work was conducted in Malaysia, followed by Indonesia (33%). Only one (8%) study was conducted in the Philippines. In Figure 4, *zakat* on employment income (42%) was the most researched type of *zakat*, followed by general/ wealth *zakat* (42%), *zakat* on savings (8%) and *zakat* on gold (8%). As far as the methods of analysis are concerned, as shown in Figure 5, all the studies reviewed were conducted by quantitative methodology. The quantitative studies mainly apply factor analysis, structural equation modeling (SEM) and regression analysis. A number of concepts and theories were used in the analyzed articles, which include the Theory of Reasoned Action (RA), the Theory of Planned Behaviour (TPB) and Extended Theory Planned Behaviour (ETPB).

Figure 2: Distribution of Articles Over Time

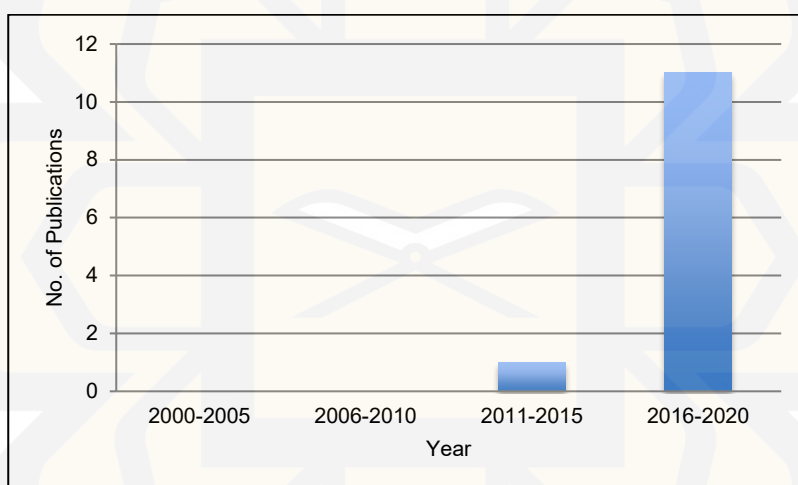


Figure 3: Country of Publication

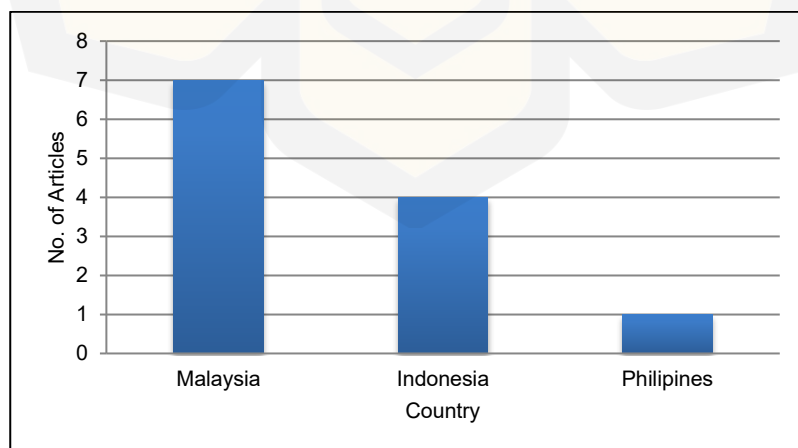


Figure 4: Types of Zakat Researched

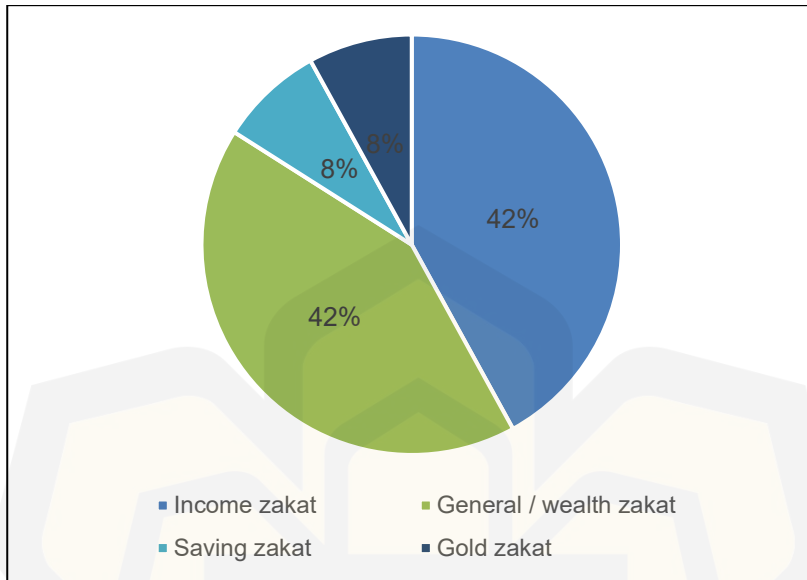
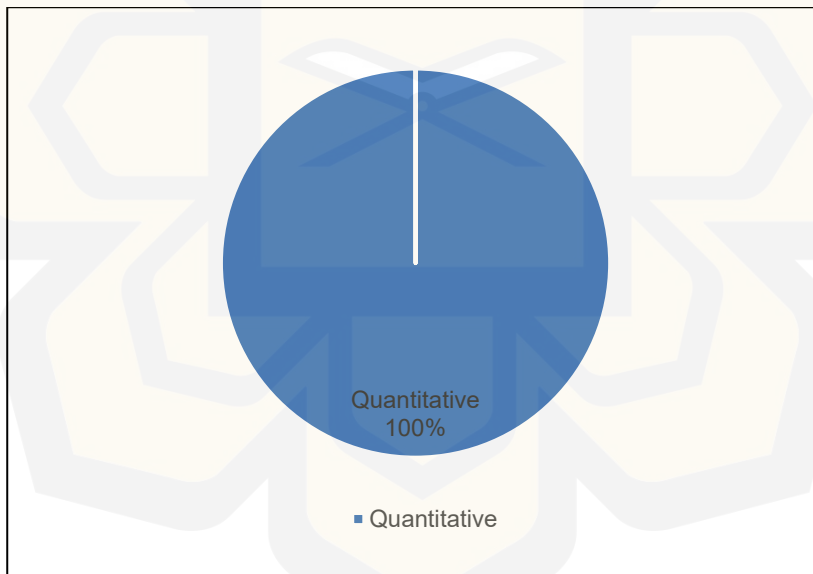


Figure 5: Methodology Used in Studies



4. Results and Discussions

This section discusses the themes and subthemes that explain the determinants of *zakat* compliance among Muslim individuals. As shown in Figure 6, *zakat* compliance can be driven by several factors: 1) psychological factors, 2) environmental factors, 3) organizational factors and 4) socio-demographic factors. The theme mentioned the most is psychological factors. Almost all the articles reviewed have included psychological factors as a determinant of *zakat* compliance. The second-highest factor is related to environmental and organizational factors. Lastly, the least-mentioned factor is socio-demographic that includes gender and level of education. The subsequent subsections discuss the subthemes.

Figure 6: Themes, Subthemes and Associated Keywords



4.1 Psychological factors

Psychological factors represent a major element in determining *zakat* compliance. This theme covers individual psychological and other elements that determine compliance of *zakat*. The review indicates several psychological elements such as i) religiosity, ii) attitude, iii) moral/ethical obligation, iv) knowledge and vi) perceived behavioural control.

4.1.1 Religiosity

A substantial body of literature in *zakat* studies has focused on the role of religiosity and how it influences the intention and motivation of people to pay *zakat* (Abdullah and Sapiei, 2018; Noor Azman and Bidin, 2015; Sheikh Mokhtar et al., 2018). Religiosity can be defined as the extent to which an individual is committed to their religion and its teachings (Johnson et al., 2001) (e.g., “*Qur’anic* teachings are applicable in today’s life.”) Noor Azman and Bidin (2015) claimed that individual who are highly religious tend to participate in the act of *zakat* compared to individual who have a low level of religiosity. The research explained that religiosity will influence a person’s character to perform a good act including paying *zakat*. A similar finding is recorded by Pangestu and Jayanto (2017) whereby a person who has a high level of faith will certainly understand how to act according to Islamic teachings, i.e., paying *zakat*. The findings from these studies are consistent with Floren et al. (2019) who conclude that much consumer behaviour has to do with Islamic beliefs and practices which include the behaviour of paying *zakat*.

4.1.2 Attitude

In investigating *zakat* compliance behaviour, there is general agreement that attitude represents a major factor that has been examined in most of the previous studies (Noor Azman and Bidin, 2015; Sheikh Mokhtar et al., 2018; Othman and Fisol, 2017; Muhamad Sukri et al., 2016; Yusoff and Hanapi, 2016; Andam and Osman, 2019). Attitude refers to the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question (Ajzen, 1991). Attitude comes from the belief of every individual based on the object of the attitude. An individual who has a positive attitude toward performing the behaviour will motivate the person to execute the desired behaviour (e.g., “I consider paying *zakat* on employment income favourable

both to the individual payer and society as a whole.”) Therefore, *zakat* institution can be predicted from a person’s attitude as to whether that person will comply or not in paying *zakat*.

4.1.3 Moral/ethical obligation

Moral or ethical obligation refers to people’s personal beliefs about what is morally right and wrong (Othman et al., 2020). Study has shown that perception towards moral obligation is important in predicting compliance, while low moral obligation leads to non-compliance (Braithwaite et al., 2006). Similar to the context of compliance to pay *zakat*, a sense of high ethical or moral obligations plays an important role in influencing an individual to pay *zakat*. Othman and Fisol (2017) found that moral obligation is significantly related to paying *zakat* on employment income. Another study found that a Muslim who has a positive perception towards ethical obligation has an intrinsic motivation to pay *zakat* because doing so is the ethical thing to do, which would end up helping other Muslims (Othman et al., 2020).

4.1.4 Perceived behavioural control

Some scholars have shown that perceived behavioural control (PBC) (Othman and Nayan, 2019) along with attitude is another psychological factor that is linked to an individual’s compliance to pay *zakat*. It is the belief on resources accessibility that enables the person to achieve the desired behaviour (Ajzen, 1991). In paying *zakat*, among the factors considered include whether the person has money to pay and knows how to pay (Hassan et al., 2019).

4.1.5 Knowledge

Knowledge about *zakat* is another important psychological factor that influences individual *zakat* compliance. Knowledge about *zakat* can include a Muslim understanding the basic knowledge about *zakat* such as the types of *zakat*, the *nisab* rate, the type of property that is subjected to *zakat*, the *zakat* calculation method, *zakat* laws and recipients of *zakat*. As regards to the knowledge factor, Muhamad Sukri et al. (2016) found that an individual’s knowledge of *zakat* is one of the important factors that increases *zakat* compliance payment. The study demonstrated that the higher a person’s knowledge in terms of *zakat*, the higher propensity to pay *zakat*. Therefore, individual knowledge about *zakat* is an important factor that influences individual compliance to pay *zakat*.

In short, religiosity, attitude, moral/ethical obligation, perceived behavioural control and knowledge are psychological factors that positively influence *zakat* compliance among Muslim individuals.

4.2 Environmental factors

Numerous studies have examined the role of environmental factors in determining individual’s *zakat* compliance (e.g., Sheikh Mokhtar et al., 2018) as individual will learn from their environment. The environmental factors from the SLR include social influence and law enforcement.

4.2.1 Social influence

The social influence variable has been explored in studies concerning *zakat* compliance behaviour, and the importance of this construct in consumer behaviour is widely recognized. Social influence can include external factors that can influence individuals’ decision to pay *zakat*. For instance, reference groups are individuals/groups whose perspective is that an individual considers such as family members, friends or celebrities. In paying *zakat*, Noor Azman and Bidin (2015) found that a reference group is significant in influencing *zakat* compliance behaviour on savings. A study by Sheikh Mokhtar et al. (2018) further explains that subjective norms that relate to social pressure from surroundings will increase the compliance level and collection for *zakat* institutions.

4.2.2 Law enforcement

In addition to social influence, law enforcement is another environmental factor that determines *zakat* compliance behaviour. Md. Idris (2002) argued that law enforcement is required to control and guarantee that all individuals will act in accordance with the law. Also, it has been acknowledged in the literature that sanctions and reward systems in religious institutions might also influence followers to act in line with accepted rules and laws (Abdullah and Sapiei, 2018). It seems that law enforcement is crucial in ensuring *zakat* compliance behaviour as studies by Md. Idris (2002) and Bidin et al. (2009) found that most employees paid

income tax, a legal obligation, but did not pay *zakat*.

4.3 Organizational factors

Another theme that explores factors influencing Muslim individuals' *zakat* compliance is the organizational factors. These factors represent elements on the *zakat* institution level that influence Muslim individuals to pay *zakat*. The factors include perceived corporate credibility, accountability, transparency and promotional exposure by the *zakat* institutions.

4.3.1 Perceived corporate credibility

Perceived corporate credibility explains how far the perceptions of customers toward the ability to execute its promise and sincerity in revealing the truth (Newell and Goldsmith, 2001). In the context of *zakat*, Noor Azman and Bidin (2015) found that perceived corporate credibility significantly influences *zakat* compliance behaviour on *zakat* savings. The authors further explained that *zakat* institutions should be transparent in managing *zakat* collection and distribution whereby the amount of *zakat* collection and distribution should be disclosed to the stakeholders.

4.3.2 Transparency

Transparency practiced by *zakat* institutions will influence individuals' intention to pay *zakat*. Transparency deliberately provides all information which is able to be released legally, either positive or negative, on time, balanced and firmly with the aim to improve the ability of public reasoning and maintain the responsibility of the organization for its actions, policies and practices (Pangestu and Jayanto, 2017). Results from Pangestu and Jayanto (2017) study showed that transparency is built on the freedom of accessing information needed by the community. That is, information that relates to the public interest directly can be obtained by those in need.

4.3.3 Accountability

Other than practicing transparency, *zakat* institutions should be accountable in performing their functions to the stakeholders. Pangestu and Jayanto (2017) defined accountability as the responsibility of management or the recipient of the trust to the giver of the trust on the management of the resources entrusted to him either vertically or horizontally. A study by Pangestu and Jayanto (2017) found that accountability plays a significant role in motivating *zakat* payers to pay *zakat*.

4.3.4 Promotional exposure

Promotional activities such as advertising, promotion, public relations, personal selling and direct marketing conducted by a *zakat* institution can influence Muslim individual's decision to pay *zakat*. Othman and Nayan (2019) revealed that promotional exposure was among the significant variables influencing intention and compliance behaviour. Through promotional exposures, *zakat* institutions can inform, convince and remind individuals to pay *zakat*.

4.4 Socio-demographic factors

Socio-demographic factors (e.g., gender, education) have also been explored in studies concerning factors determining compliance. For example, with regards to gender, a large body of scientific literature confirms that gender plays an important role in determining consumer behaviour as males and females are traditionally, culturally and socially different (Liao et al., 2015). In the context of *zakat*, a study by Abdullah and Sapiei (2018) found that working females are less compliant to *zakat* obligation compared to their male counterparts, and there is a possibility that working females perceive that *zakat* obligation is only related to the males or head of the household. Another socio-demographic element that influences an individual *zakat* compliance is the individual education level. A study by Sobana et al. (2016) found that the level of education an individual attains is positively related to *zakat* compliance.

5. Conclusion, Limitations and Future Research

This paper presents an SLR of 12 papers that focus on the determinants of *zakat* compliance among Muslim individuals. The review of the literature shows that the determinants of *zakat* compliance can be categorized into four main themes: 1) psychological factors, 2) environmental factors, 3) organizational factors and 4) socio-demographic factors. All the studies adopted quantitative research design and were published in Malaysia, Indonesia or the Philippines. The main contribution of this study is that it makes the first attempt to provide a more holistic explanation of the determinants of *zakat* compliance. It consolidates the limited and scattered literature, and organizes them into several themes and subthemes. It also summarizes and describes the methods used by existing research and provides guidance for future researchers on choosing the suitable methods for their study.

The study has several limitations. First, in terms of types of publications, only articles were included in the dataset, and books, book chapters and conference papers were excluded. This meant that papers that could potentially have been relevant were excluded from the study. Similarly, only articles published in English were considered for this study. Therefore, inclusion of articles from other languages, such as Malay, may increase the number of determinants of *zakat* compliance. Secondly, this study extracted papers from the Scopus and Google Scholars databases only. Even though these databases provided a wide coverage of the academic literature, the inclusion of other databases in the search of articles could have increased the number of themes and sub-themes identified in this study.

This study also has implications for *zakat* institutions in implementing appropriate strategies in encouraging Muslims to pay *zakat*. For instance, psychological factors such as knowledge and religiosity were found to be important determinants in *zakat* compliance. Therefore, *zakat* institutions should play a role in educating the public on the importance of paying *zakat*. Otherwise, this study found that Muslim individuals placed importance on the transparency, accountability, perceived corporate credibility and promotional activities of *zakat* institutions. Hence, *zakat* institutions should be transparent in managing *zakat* collection and distribution whereby the amount of *zakat* collection and distribution should be disclosed to the stakeholders so that *zakat* payers who perceived the *zakat* institutions positively will encourage them to pay *zakat* because they know how their contribution has been utilized. In addition, the importance of promotional exposure is highlighted in the previous studies. Therefore, *zakat* institutions should make a proper plan and organize marketing activities that include direct marketing, advertising or public relations in order to increase individual *zakat* compliance behaviour.

Future research that aims to identify the determinants of *zakat* compliance can use qualitative methods such as conducting interviews or focus groups. Research that primarily focuses on quantifying the factors that influence individual *zakat* compliance could use a combination of descriptive statistics and correlational analysis such as regression analysis or structural equation modelling, after collecting observational or experimental survey data from *zakat* payers. Lastly, future research could investigate more in-depth the role of law enforcement that could affect *zakat* compliance behaviour.

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